

## **ATM Security Tips**

Because of the variety of ATMs, the unique characteristics of each installation, and crime considerations at each location, no single formula can guarantee the security of ATM customers. Therefore, it is necessary for ATM customers to consider the environment around each ATM and various procedures for remaining safe when using an ATM.

Criminals select their victims and targets, focusing on the unaware or unprepared. Criminals are also drawn to environmental conditions that enhance the opportunity to successfully complete their crime. The attitude and demeanor you convey can have a tremendous effect on potential assailants. There are a number of things you can do to increase your personal security and reduce your risk of becoming an ATM crime victim.

The following crime prevention tips can help make the use of ATM's safer for everyone.

- Walk purposefully and with confidence. Give the appearance that you are totally aware of your surroundings
- Be aware of your total environment and what is going on around you. Criminals tend to avoid people who have this type of demeanor
- Perform mental exercises and think out what you would do in different crime or personal security situations
- Follow your instincts. If you feel you are in danger, respond immediately. Remember that your personal safety is the first priority

### **ATM Selection Considerations**

The law sets minimum standards for ATM lighting, procedures for evaluating the safety of ATM's and requires notices to ATM users outlining basic safety precautions for using ATM's. Although ATM environmental design issues are covered in the law, there are other considerations that an ATM customer needs to consider prior to selecting and using an ATM. For example:

- Select an ATM that is in a well-lighted location, with high pedestrian traffic
- whenever possible, select an ATM that is monitored or patrolled by a security officer

### **Considerations Prior To and During Transactions**

- Always watch for suspicious persons or activity around an ATM. Be aware of anyone sitting in a parked car in close proximity to or at a distance from the ATM location
- If you notice anything strange, leave and return some other time. Even if you have already started a transaction, cancel it and leave.
- Maintain a small supply of deposit envelopes at home, in your car or office. Prepare all transaction paperwork prior to your arrival at the ATM site. This will minimize the amount of time spent at the ATM
- Maintain an awareness of your surroundings throughout the entire transaction. Do not become so involved with your transaction that you are not aware of changing conditions in the area
- Do not wear expensive jewelry or take other valuables to the ATM. This is an added incentive to an assailant
- If you get cash - put it away right immediately. Do not stand at the ATM and count it
- Never accept offers of assistance with the ATM from strangers; ask the bank for help
- Never lend your ATM card to anyone; treat it as if were cash or a credit card
- If you use a drive-up ATM, ascertain your vehicle doors and windows are locked
- During evening hours consider taking a companion along, park close to the ATM in a well lighted area and lock your car. If the lights around the ATM are not working properly, do not use it
- When leaving an ATM location make sure you are not being followed. If you are being followed, drive immediately to a police, sheriff or fire station, crowded area, well-lighted location or open business. Flash your lights and sound your horn to bring attention to your situation
- If you are involved in a confrontation and the attacker is armed with a weapon and demands your money or valuables, GIVE IT TO THE SUSPECT. Do not resist, property may be recovered later or replaced

## **Fraud Considerations**

- Memorize your Personal Identification Number (PIN). Do not write it down or keep it in your wallet or purse. Do not tell anyone else your PIN NUMBER!! (including bank employees, the police, etc.)
- Shield the ATM keypad from anyone who may be standing or parked nearby or anyone crowding you in an attempt to view your PIN and/or transaction. Use your body as a shield if necessary while you enter your access code
- Make sure you retain your transaction receipt. Do not throw the receipt away at the ATM site
- The National Consumers League has opened a toll-free number to provide information on ATM frauds and scams. [The National Fraud Information Center](#) at 1-800-876-7060 employs counselors who will refer consumers to the proper agency for reporting a fraud or scam
- Immediately report any stolen or lost ATM card to the proper entities